

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Christopher D Cimonetti

Natalie E Cimonetti

Debtors

Case No. 19-15934-elf

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Dec 30, 2022

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher D Cimonetti, Natalie E Cimonetti, 162 W. Broad Street, Telford, PA 18969-1917
14431879	+ HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn: Business Services, Depew, NY 14043-2690
14405883	Moyer and Son, Inc., Attn: Darlene O'Kane-Credit, PO BOX 64198, Souderton PA 18964-0198

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 30 2022 23:46:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 31 2022 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2022 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14405512	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 30 2022 23:46:00	Nelnet obo Ascendium Education Solutions, Ascendium Education Solutions, PO Box 8961, Madison WI 53708-8961
14407336	+ EDI: AISACG.COM	Dec 31 2022 04:54:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14397105	+ EDI: AIS.COM	Dec 31 2022 04:54:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14419710	+ EDI: AIS.COM	Dec 31 2022 04:54:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14417721	Email/PDF: bncnotices@becket-lee.com	Dec 31 2022 00:01:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14432122	EDI: CITICORP.COM	Dec 31 2022 04:54:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14399732	EDI: DISCOVER.COM	Dec 31 2022 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14642000	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 30 2022 23:46:00	J.P Morgan Mortgage Acquisition CO, 1600 S. Douglass RD, Anaheim, CA 92806-5948
14428894	EDI: JEFFERSONCAP.COM	Dec 31 2022 04:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14401186	Email/PDF: resurgentbknotifications@resurgent.com	Dec 30 2022 23:51:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14404671	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 30 2022 23:51:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14421056	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2022 23:46:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
14431014	EDI: PRA.COM	Dec 31 2022 04:54:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14428717	EDI: Q3G.COM	Dec 31 2022 04:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14428718	EDI: Q3G.COM	Dec 31 2022 04:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14433779	+ Email/Text: bncmail@w-legal.com	Dec 30 2022 23:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14407257	+ Email/Text: electronicbkydocs@nelnet.net	Dec 30 2022 23:46:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14429883	+ EDI: AIS.COM	Dec 31 2022 04:54:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14427320	EDI: WFFC2	Dec 31 2022 04:54:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14733892	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2022 at the address(es) listed below:

Name	Email Address
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BRIAN CRAIG NICHOLAS

on behalf of Creditor Carrington Mortgages Services LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

MARK M. MEDVESKY

on behalf of Joint Debtor Natalie E Cimonetti mark@medveskylaw.com
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com

MARK M. MEDVESKY

on behalf of Debtor Christopher D Cimonetti mark@medveskylaw.com
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor J.P Morgan Mortgage Acquisition Corp. mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:			
Debtor 1	Christopher D Cimonetti		
First Name	Middle Name	Last Name	
Debtor 2	Natalie E Cimonetti		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-15934-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher D Cimonetti

Natalie E Cimonetti
fka Natalie E Weiss

12/29/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.